

WEST BANCORPORATION, INC.

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1210066	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,569	\$1,290	-17.8%		
Loans	\$1,019	\$891	-12.5%		
Construction & development	\$140	\$106	-24.5%		
Closed-end 1-4 family residential	\$76	\$65	-14.7%		
Home equity	\$19	\$17	-6.6%		
Credit card	\$0	\$0			
Other consumer	\$6	\$5	-24.2%		
Commercial & Industrial	\$339	\$298	-12.0%		
Commercial real estate	\$339	\$310	-8.5%		
Unused commitments	\$202	\$202	-0.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$65	\$141	118.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$275	\$113	-58.8%		
Cash & balances due	\$128	\$87	-32.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$12	\$26	107.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$24	85.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,432	\$1,139	-20.4%		
Deposits	\$1,247	\$972	-22.1%		
Total other borrowings	\$168	\$160	-4.7%		
FHLB advances	\$125	\$105	-16.0%		
Equity					
Equity capital at quarter end	\$138	\$151	9.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	10.7%	--		
Tier 1 risk based capital ratio	11.8%	15.3%	--		
Total risk based capital ratio	13.9%	16.5%	--		
Return on equity ¹	8.6%	5.5%	--		
Return on assets ¹	0.8%	0.6%	--		
Net interest margin ¹	2.9%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	141.7%	234.4%	--		
Loss provision to net charge-offs (qtr)	84.9%	100.3%	--		
Net charge-offs to average loans and leases ¹	1.4%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	0.1%	0.7%	0.0%	--
Closed-end 1-4 family residential	1.0%	1.9%	1.2%	0.3%	--
Home equity	1.1%	0.0%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.5%	0.0%	0.9%	3.2%	--
Commercial & Industrial	2.9%	1.3%	0.3%	0.2%	--
Commercial real estate	0.0%	0.7%	0.2%	0.0%	--
Total loans	1.3%	0.9%	0.4%	0.1%	--